

Information to identify the case:

Debtor 1	<u>Jerome Donald Boyd</u>	Social Security number or ITIN	xxx-xx-7602
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24636-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jerome Donald Boyd

6/4/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerome Donald Boyd
Debtor

Case No. 19-24636-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 04, 2025

User: auto
Form ID: 318

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2025:

Recip ID	Recipient Name and Address
db	Jerome Donald Boyd, 367 Willow Hedge Drive, Monroeville, PA 15146
15171406	+ Allegheny Court Records -Criminal Div., 436 Grant Street, Pittsburgh, PA 15219-2400
15165007	+ Berkshire Bank/New Mlnm Bk, Attn: Bankruptcy, Po Box 472, Kingston, NJ 08528-0472
15167506	#+ Coastal Credit LLC, 10333 N Meridian St Suite 400, Indianapolis, IN 46290-1112
15165008	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15171411	+ Duquesne Light, PO BOX 67, Pittsburgh, PA 15267-0067
15165009	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15165010	+ First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15171414	+ Gateway School District, 2700 Monroeville Blvd., Monroeville, PA 15146-2359
16504196	Green Dot Bank, Attn: Bankruptcy, 14 W 7th St, Ste 240, Austin, TX 78701
15165011	+ MLK Law Group PC, Mellon Independence Center-Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Jun 05 2025 03:59:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jun 05 2025 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 05 2025 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2025 00:07:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 752619741
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 05 2025 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15165006	+ Email/Text: bncnotifications@pheaa.org	Jun 05 2025 00:07:00	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15165005	+ Email/Text: bankruptcy@rentacenter.com	Jun 05 2025 00:07:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15171405	^ MEBN	Jun 04 2025 23:56:55	Allegheny County, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
16504192	Email/Text: cfcbackoffice@contfinco.com	Jun 05 2025 00:07:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
15171409	+ Email/Text: ebnjts@grblaw.com	Jun 05 2025 00:06:00	County of Allegheny, Goehring, Rutter & Boehm,

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			c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14 th Floor Frick Bldg, Pittsburgh, PA 15219-6107
15192257	+ Email/Text: kburkley@bernsteinlaw.com	Jun 05 2025 00:07:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
16504193	+ EDI: BLUESTEM	Jun 05 2025 03:59:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
16504194	+ EDI: BLUESTEM	Jun 05 2025 03:59:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
16504195	+ EDI: AMINFOFP.COM	Jun 05 2025 03:59:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16518004	EDI: JEFFERSONCAP.COM	Jun 05 2025 03:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16504792	Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2025 00:16:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16504197	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2025 00:16:38	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16504199	Email/Text: ml-ebn@missionlane.com	Jun 05 2025 00:06:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15171418	Email/Text: MONTAX@MONROEVILLE.PA.US	Jun 05 2025 00:06:00	Municipality of Monroeville, Municipal Center, 2700 Monroeville Boulevard, Monroeville, PA 15146
16504198	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 05 2025 00:07:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15165012	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2025 00:07:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15165013	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2025 00:07:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15188926	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2025 00:07:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
16504200	Email/Text: bankruptcy@oportun.com	Jun 05 2025 00:06:00	Oportun, Po Box 560698, The Colony, TX 75056
16504201	EDI: PRA.COM	Jun 05 2025 03:59:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15186932	EDI: PRA.COM	Jun 05 2025 03:59:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15165014	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 05 2025 00:07:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
15171420	^ MEBN	Jun 04 2025 23:56:41	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
16504202	+ Email/Text: cs@securitycreditservicesllc.com	Jun 05 2025 00:07:00	Security Credit Services, Attn: Bankruptcy, Po Box 1156, Oxford, MS 38655-1156
16504203	Email/Text: bankruptcies@uplift.com	Jun 05 2025 00:06:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
15165015	+ EDI: VERIZONCOMB.COM	Jun 05 2025 03:59:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15189176	EDI: AIS.COM	Jun 05 2025 04:00:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15171404	*+	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15171403	*+	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15171407	*+	Berkshire Bank/New Mlnm Bk, Attn: Bankruptcy, Po Box 472, Kingston, NJ 08528-0472
15171408	*+	Coastal Credit, LLC, 10333 N Meridian St., Suite 400, Indianapolis, IN 46290-1112
15171410	*	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15171412	*+	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15171413	*+	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15171415	*+	MLK Law Group PC, Mellon Independence Center-Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
15171416	*+	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15171417	*+	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15171419	*+	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
15171421	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2025 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Jerome Donald Boyd areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pawb@fedphe.com
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

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Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10